

# EXHIBIT 43



## Tracey Dodd



- Environmental, Health, and Safety (EHS) Practice Line Leader at J.S. Held LLC
  - Specializes in Infection Control Risk Assessment (ICRA)
  - Expert in Human Health Risk Assessment
  - Leads Healthcare Practices Team
  - Twenty-five years of performance of damage assessments and remediation protocols protective of public health and the environment
- Expertise in Toxicology and Risk Assessment with food and product contamination
- B.A. Biology, University of Mississippi
- M.S.P.H. Toxicology and Risk Assessment, Tulane University



## Allison Stock, PhD, MPH, MS



- Specializes in human health assessments and the impact following environmental, occupational, and pharmaceutical exposures.
- Dr. Stock has extensive epidemiological experience and has conducted large human health studies to environmental agents such as lead, petrochemicals, formaldehyde, and infectious agents such as SARS, Salmonella and Legionella.
- She served as a Lt. Commander at the US Center for Disease and Prevention.
- Education:
  - PhD, Toxicology/Epidemiology, University of Texas School of Public Health
  - MS, Forensic Toxicology, University of Florida
  - MPH, Occupational Health and Aerospace Medicine, University of Texas School of Public Health
  - BA, Biology and Art History, Trinity University



## Eloy Cisneros, CAC, CLP, CMC



- Specializes in providing EH&S, industrial hygiene, building sciences and due diligence consulting services.
- His damage assessments include fire and smoke, Indoor Air Quality (IAQ), spills and releases, and water and mold.
- Eloy has hazardous materials consulting experience including surveys and inspections, abatement monitoring and clearance, project design and management planning, and hazardous waste characterization and management.
- Licensed Professional
  - Certified Asbestos Consultant (CAC)
  - Certified Lead Professional (CLP) Inspector/Assessor and Project Monitor
  - Certified Microbial Consultant (CMC)
  - Accredited instructor for asbestos and lead paint
- BA, Rhetoric and Environmental Studies, University of California at Berkeley





JS|HELD  
Find your expert.

## Sara Raley, MWR, MRSR, MTC, RRP, FL CBC, FL CMR



- Specializes in large commercial losses resulting from hurricanes, floods, fire and mold.
- She has 34 years of technical consulting experience in the cleaning, restoration, and construction industries, both domestic and abroad.
- Her background includes building diagnostics, clerk-of-the-works, initial investigations and thermal imaging, project management, reporting, needs assessment, resource allocations and logistics, office and field operations, development of drying strategies and structural drying, scoping and estimating, moisture mapping, and inventory control and equipment monitoring.
- Sara has been involved in numerous natural disasters including events in the Caribbean and several states, as well as handling major fire losses in several states.
- She is a graduate of Florida Southern College and has several certifications, registrations and licenses regarding cleaning, restoration and safety. Sara also served as a Past Edit Committee Member for the ANSI/Institute of Inspection, Cleaning and Restoration Certification (IICRC) S500 Water Damage Standard and Reference Guide for Professional Water Restoration – 4<sup>th</sup> Edition.



JS|HELD  
Find your expert.

## COVID-19: What Do We Know?



**Pandemic:** Describes a disease that has spread across many countries and affects a large number of people

- Determined by: World Health Organization
- 12/31/19 – 1<sup>st</sup> Currently known case
- CDC: Term is used when viruses "are able to infect people easily and spread from person to person in an efficient and sustained way" in multiple regions.
  - The declaration refers to the spread of a disease, rather than the severity of the illness it causes.



JS|HELD  
Find your expert.

## COVID-19: Who Do We Rely On?



- **World Health Organization** to analyze data, coordinate with partners, increase supplies and manage expert networks
- **Centers for Disease Control and Prevention** is a U.S. health protection agency and main liaison for healthcare and public health
- **U.S. EPA** provides key resources on "Emerging Viral Pathogens" for Antimicrobials
- **FDA** provides a multifaceted all government response role to address diagnostics, vaccines and treatment
- **Federal and State Governments** includes the Departments of Health, Environmental Protection divisions, and even FEMA
- **OSHA** was established to ensure safe and healthful working conditions for workers by setting and enforcing standards and by providing training, outreach, education and assistance.

BE CAREFUL WHO YOU RELY ON!





JS|HELD  
Find your expert.



This Photo by Shutterstock Author is licensed under CC BY 3.0

## COVID-19: What Are the Issues Our Clients Are Dealing With?

- Access issues (to inspect) for non-COVID-19 claims
- Definitions of a virus
- Workers' compensation claims
- Professional liability
- Moving towards lowering of government mandates and the "new normal"



HELD  
Find your expert.



## COVID-19: What Are the Issues Our Clients Are Dealing With?

### Access Issues (to inspect) for Non-COVID Claims and COVID Claims

- Risk Analysis (evaluate exposure potential)
  - Keep the adjustment team safe
  - Protect the Insured
- Communicate with the Insured
- Expect delays
- PPE
- Use Technology
  - J.S. Held 360 Virtual Inspection Tool to allow others to desk review while safely away from the site



JS|HELD  
Find your expert.



This Photo by Shutterstock Author is licensed under CC BY 3.0

## COVID-19: What Are the Issues Our Clients Are Dealing With?

### Workers Compensation Claims

- Incredibly difficult to social distance in some work roles
  - Construction workers
  - Retail
  - Healthcare
- High degree of asymptomatic people transmitting covid-19
- Use human resources policies to assist
  - Extend leave due to illness without drawing from PTO
  - Extend leave past negative test and recovery
- Stepped up compliance inspections by federal and state OSHA
  - General duty clause
  - Difficulty in confirming source of COVID-19
  - If work-related, OSHA recordable
- PPE: voluntary vs. involuntary
  - Availability
- Cleaning to reduce transmission



**JS|HELD**  
Final your report



This Photo by Unknown Author is licensed under CC BY 3.0 US.

## COVID-19: What Other Issues Are Our Clients Are Dealing With?

### Professional Liability

- Protocols for cleaning
  - Use experts
- Protocols for post-cleaning verification
  - Use experts
  - Use accredited laboratories
  - Make clear the limitations of testing
    - Real time vs. Laboratory
    - RNA vs. Cleaning efficacy
  - Follow up/communicate
- Could the inspection team have transmitted the virus?



**JS|HELD**  
Final your report



This Photo by Unknown Author is licensed under CC BY 3.0 US.

## COVID-19: More of What Our Clients Are Dealing With?

### Moving Towards Lowering of Government Mandates and Our 'New Normal'

- Maintaining the property
- Cleaning where necessary
- Look at other environmental issues due to lack of occupancy
- Addressing potential exposure with inspections
- PPE
- Technology use



**JS|HELD**  
Final your report



This Photo by Unknown Author is licensed under CC BY 3.0 US.

## COVID-19: How Do We Respond?

- Currently thought to spread primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes.
- Person-to-person and close contact is primary
- People are symptomatic and asymptomatic





## COVID-19: Transmission and Our Response (Currently)

Surface	COVID-19 Transmission
Cardboard	Up to 24 hours
Plastics/Stainless Steel	48 to 72 hours
Aluminum	Up to 8 hours
Drinking Water	Not currently found
Food Contact	Not thought to be a significant source

- Behaves like other coronaviruses and stays on surfaces from a few hours or up to several days
  - Dependent predominantly on the material the surface is made of
  - Electron microscopy can be useful look for other "allegations" of damage
    - Materials Scientists
- U.S.A Today article: Found fragments of RNA on surfaces (not the live virus) after 17 days
  - DON'T BELIEVE EVERYTHING YOU READ!
- Therefore: Cleaning of surface is the primary way to resolve impact.



## New Testing Innovations



- FDA is approving new testing methods at "breakneck" speed (humans)
  - PCR
  - Antigen
  - Antibody
- New testing methods decrease the number of days from test to results
- Field screening as a measure of cleanliness for cleaning
  - Instantaneous
  - Utilized historically and currently in hospitals



## Site Testing



- Luminometers
  - Adenosine triphosphate (ATP)
    - Organic compound found in living cells
  - Measures cleanliness
  - On-site results
- Quantitative
  - Comparative results
  - Pre vs Post
  - Non-Impact vs impact
- Limitations
  - Not viral specific
  - Small sample size
  - Limited by locations selected
  - Moment in time



JS|HELD  
First your report

## How Should Site Testing Be Performed?



- Proper PPE
  - Gloves
  - Respirator/Mask
- Procedures
  - Avoid cross contamination
- Locations
  - High touch surfaces



JS|HELD  
First your report

## Building Issues During COVID-19



### Issues As We Move to Re-Occupancy

- A building that is shut down and maintained will be okay and ready to occupy
- Stigma and concern
- Maintain IAQ
- Maintain building water systems
  - Legionella
    - Flush the water
    - Check for biofilms
- Burden of care is to the building owners and operators
- Cleaning of high contact surfaces during re-occupancy should be considered
- Revisit Building Management Plan
- Communicate!



JS|HELD  
First your report

## COVID-19 Cleaning & Decontamination



- Reduce transmission by cleaning
  - Follow the same procedures hospitals use for infection control
    - Clean
  - Use EPA's List N: List of Disinfectants for use against COVID-19.
    - Doesn't call for fogging agents.
      - Health hazard in an occupied setting
- Look at the exposure scenario
  - Do you need to do anything?
  - Optics?





JS|HELD  
first your expert



This Photo By Unknown Author is licensed under CC BY 3.0

## Cleaning Protocol

Who should prepare them?

- Third Party Consultant
  - Not contractor
  - No monetary connection to the contractor
- Only Qualified Professionals
  - Certified Industrial Hygienist (CIH)
  - Certified Safety Professional (CSP)
  - Remediation protocol knowledge/experience

What should they consist of?

- Scope
- Procedures
- Verification



JS|HELD  
first your expert

## COVID-19 Restorer Cleaning and Application of Disinfectant

Cleaning services and procedures to minimize secondary transmission:

- Touchpoints
- Non-porous surfaces
- Porous surfaces
- Apply Disinfectant
- Washing
  - Clothing
  - Linens
  - Shoes
- Other Services
  - Infection Control
  - HEPA filtration and Vacuuming

